

Fill in this information to identify the case:

Debtor 1 FLEMUEL BROWN, III

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania
Case number 23-11171-amc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Firstrust Bank

Last four digits of any number you use to identify the debtor's account: 6989

Court claim no. (if known): 13

Date of payment change: 03/01/2025
Must be at least 21 days after date of this notice

New total payment: \$1,395.32
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- No
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 1,058.37 New escrow payment: \$ 653.30

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- No
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ % New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- No
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor1 FLEMUEL BROWN, III
First Name Middle Name

Last Name

Case number (if known) 23-11171-amc

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Andrew Spivack

Signature

Date 02/07/2025

Print: Andrew Spivack (84439)

First Name Middle Name

Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 3825 Forrestgate Dr.
Number Street

Winston-Salem, NC 27103
City State ZIP Code

Contact phone 844-856-6646

Email PABKR@brockandscott.com

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA
Philadelphia Division

IN RE: <u>FLEMUEL BROWN, III</u>	Case No. 23-11171-amc Chapter 13
Firstrust Bank, Movant	
vs. FLEMUEL BROWN, III , Debtor	

CERTIFICATE OF SERVICE

I, the undersigned, certify that on February 7, 2025, I did cause a true and correct copy of the documents described below to be served on the parties listed on the mailing list exhibit, a copy of which is attached and incorporated as if fully set forth herein, by the means indicated and to all parties registered with the Clerk to receive electronic notice via the CM/ECF system:

- Notice of Mortgage Payment Change

I certify under penalty of perjury that the above document was sent using the mode of service indicated.

Date: February 7, 2025

/s/Andrew Spivack
Andrew Spivack, PA Bar No. 84439
Matthew Fissel, PA Bar No. 314567
Mario Hanyon, PA Bar No. 203993
Ryan Starks, PA Bar No. 330002
Jay Jones, PA Bar No. 86657
Ryan Srnik, PA Bar No. 334854
Attorney for Creditor
BROCK & SCOTT, PLLC
3825 Forrestgate Drive
Winston Salem, NC 27103
Telephone: (844) 856-6646
Facsimile: (704) 369-0760
E-Mail: PABKR@brockandscott.com

Mailing List Exhibit: (Check all that apply. If via e-mail, include e-mail address. Continue to the next page if necessary.)

BRAD J SADEK, Debtor's Attorney
1500 JFK Boulevard
Ste 220
Philadelphia, PA 19102

brad@sadeklaw.com

Debtor's Attorney

Via: CM/ECF 1st Class Mail Certified Mail e-mail:
 Other:

KENNETH E WEST,
190 N. Independence Mall West
Suite 701
Philadelphia, PA 19106
Bankruptcy Trustee

Via: CM/ECF 1st Class Mail Certified Mail e-mail:
 Other:

Office of United States Trustee
Robert N.C. Nix Federal Building
900 Market Street Suite 320
Philadelphia, PA 19107
US Trustee

Via: CM/ECF 1st Class Mail Certified Mail e-mail:
 Other:

FLEMUEL BROWN, III
1702 N. 62ND STREET
PHILADELPHIA, PA 19151

Debtor

Via: CM/ECF 1st Class Mail Certified Mail e-mail:
 Other:

PO Box 77404
Ewing, NJ 08628

DISCLOSURE STATEMENT

Statement Date

12/17/2024

Loan Number

FLEMUEL BROWN III
1702 N 62ND ST
PHILADELPHIA PA 19151-3435

Summary

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

Annual Escrow Review

Escrow Item	Expected to Pay	Change	Now Expect to Pay
INSURANCE	\$5,883.00	-	\$3,872.00
HAZARD INS			\$3,872.00
TAXES	\$862.28		\$862.28
CNTY,CTY,SCH			\$862.28
TOTAL DISBURSEMENTS	\$6,745.28	-	\$4,734.28

Monthly Payment Comparison

Payment Itemization	Current 10/01/2024	New 03/01/2025
Principal and Interest	\$742.02	\$742.02
Escrow Deposit	\$303.19	\$394.53
Escrow Shortage		\$258.77
Total Payment	\$1,045.21	\$1,395.32

Contractual Account History

This section is the actual activity that occurred from 10/2024 through 12/2024. It represents the period of time between the last analysis statement date and the last analysis effective date.

MONTH	Actual Escrow PAYMENTS	Actual Escrow DISBURSEMENTS	Actual Escrow DESCRIPTION	BALANCE
				BEGINNING BALANCE
Nov 2024	\$303.19			-\$1,589.58
Dec 2024	\$303.19	\$3,872.00	HAZARD INS	-\$1,286.39

The following statement of activity in your escrow account from 01/25 through 02/25 displays actual activity as it occurred in your escrow account during that period. Your monthly mortgage payment was \$1,045.21 and \$303.19 went into your escrow account. If you received Account Projections with a prior analysis, they are included again here for comparison.

Date	DEPOSITS TO ESCROW		PAYMENTS FROM ESCROW		Description	ESCROW BALANCE	
	Projected	Actual	Projected	Actual		Projected	Actual
					BEGINNING BALANCE	\$6,183.16	-\$3,945.63
Jan 2025 (estimate)	\$562.11	\$1,058.37*				\$6,745.27	-\$2,887.26
Feb 2025 (estimate)	\$562.11	\$1,058.37*				\$7,307.38	-\$1,828.89
Mar 2025	\$562.11	*	\$862.28	*	CNTY,CTY,SCH	\$7,007.21	
Mar 2025			\$5,883.00		HAZARD INS	\$1,124.21	
Apr 2025	\$562.11	*				\$1,686.32	
May 2025	\$562.11	*				\$2,248.43	
Jun 2025	\$562.11	*				\$2,810.54	
Jul 2025	\$562.11	*				\$3,372.65	
Aug 2025	\$562.11	*				\$3,934.76	
Sep 2025	\$562.11	*				\$4,496.87	
Oct 2025	\$562.11	*				\$5,058.98	
Nov 2025	\$562.11	*				\$5,621.09	
Dec 2025	\$562.11	*				\$6,183.20	
Totals	\$6,745.32	\$2,116.74	\$6,745.28	\$0.00			

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date. Please note since mortgage insurance is paid monthly on the annual renewal date of the premium and PMI is paid monthly for the prior month's premium, additional asterisks report in the Account History for these items, if applicable.



Member
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The "estimate" under any of the dates indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$6,745.28. Under Federal Law, your lowest monthly balance should not have exceeded \$1,124.21, or 1/6th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount.

Under your loan contract and State law your lowest monthly balance should not have exceeded \$1,124.21.

Post-Petition Account History

The post-petition escrow account balance includes the amount of escrow set forth in the filed Proof of Claim. Payments made pursuant to your Bankruptcy Plan and the filed Proof of Claim will be credited to your account while the loan remains in an active bankruptcy until the pre-petition escrow amount is paid in full per the terms of the Bankruptcy Plan and the filed Proof of Claim. The following information reflects the actual post-petition funds credited to your escrow account. The "estimate" under any of the dates indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

DATE	PAYMENTS TO ESCROW	DISBURSEMENT FROM ESCROW	DESCRIPTION	POST-PETITION ESCROW BALANCE
	BEGINNING BALANCE AS OF 10/08/2024			-\$681.48
Nov 2024	\$303.19			-\$378.29
Dec 2024 (estimate)	\$606.38	\$3,872.00	HAZARD INS	-\$3,643.91
Jan 2025 (estimate)	\$1,058.37			-\$2,585.54
Feb 2025 (estimate)	\$1,058.37			-\$1,527.17
TOTALS	\$3,026.31	\$3,872.00		

Account Projections

The following estimate of activity in your escrow account from 03/25 through 02/26 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Contractual and Post-Petition Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year. The below projection includes funds applied during your active bankruptcy case.

Date	Anticipated Amount to Escrow	Anticipated Amount from Escrow	Description	Projected Contractual Escrow Balance	Projected Post-Petition Escrow Balance	Required Escrow Balance
	BEGINNING BALANCE			-\$1,828.89	-\$1,527.17	\$1,578.03
Mar 2025	\$394.53	\$862.28	CNTY,CTY,SCH	-\$2,296.64	-\$1,994.92	\$1,110.28
Apr 2025	\$394.53			-\$1,902.11	-\$1,600.39	\$1,504.81
May 2025	\$394.53			-\$1,507.58	-\$1,205.86	\$1,899.34
Jun 2025	\$394.53			-\$1,113.05	-\$811.33	\$2,293.87
Jul 2025	\$394.53			-\$718.52	-\$416.80	\$2,688.40
Aug 2025	\$394.53			-\$323.99	-\$22.27	\$3,082.93
Sep 2025	\$394.53			\$70.54	\$372.26	\$3,477.46
Oct 2025	\$394.53			\$465.07	\$766.79	\$3,871.99
Nov 2025	\$394.53			\$859.60	\$1,161.32	\$4,266.52
Dec 2025	\$394.53	\$3,872.00	HAZARD INS	-\$2,617.87	-\$2,316.15	\$789.05
Jan 2026	\$394.53			-\$2,223.34	-\$1,921.62	\$1,183.58
Feb 2026	\$394.53			-\$1,828.81	-\$1,527.09	\$1,578.11
TOTALS	\$4,734.36	\$4,734.28				

Your Projected Escrow Account Balance as of 02/28/25 is -\$1,828.89. Your Required Beginning Escrow Balance according to this analysis should be \$1,578.03.

This means you have a Shortage of \$3,105.20 Per Federal law, the shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit. If so, we may require payment within 30 days. We will collect the shortage over 12 months.

Once during this period, your Required Escrow Account Balance should be reduced to \$789.05 as shown in December. This amount represents the cushion selected by us as allowed by your loan contract, Federal and State law.

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PE

Your new payment
consists of:

Principal & Interest (P & I)	\$742.02
Escrow Deposit	\$394.53
Escrow Shortage	\$258.77

NEW LOAN PAYMENT Beginning on March 01, 2025 **\$1,395.32****Customer Service** firstrust.loanadministration.com **Live Chat:** Find all your loan information online. Still have questions? Use Live Chat on the website to speak with one of our representatives. **Correspondence**PO Box 77423
Ewing, NJ 08628 **Hours of Operation**

8:30 AM - 8:00 PM ET M-F

Telephone

800-229-0272

We accept telecommunications relay service calls.

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Important Information

AUTOPAY HOMEOWNERS

If you're enrolled in Autopay, any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

ADJUSTABLE RATE MORTGAGE CUSTOMERS

If your loan has an adjustable interest rate, your monthly principal and interest payment may change prior to your next Escrow Analysis.

INSURANCE RENEWAL/CHANGING INSURANCE

Upload proof of insurance coverage at www.mycoverageinfo.com/Cen300. Your insurance documents can also be sent to us via the following methods: Email: Cen300@mycoverageinfo.com or mail to: PO Box 202028, Florence, SC 29502-2028.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.